

## UNITED STATES DISTRICT COURT

for the

Eastern District of Pennsylvania

United States of America

v.

HENRY KOJO GYAN

Case No. 21-MJ-1252

*Defendant(s)*

## CRIMINAL COMPLAINT

I, the complainant in this case, state that the following is true to the best of my knowledge and belief.

On or about the date(s) of from 2018 through mid-2021 in the county of Philadelphia in the  
Eastern District of PA and elsewhere, the defendant(s) violated:

*Code Section*

18 U.S.C. § 1349

*Offense Description*

conspiracy to commit wire fraud

This criminal complaint is based on these facts:

See AFFIDAVIT

☒ Continued on the attached sheet.

s/E. Edward Conway

*Complainant's signature*

E. Edward Conway, Special Agent - FBI

*Printed name and title*

Sworn to before me and signed in my presence.

Date: 8/6/2021

s/Timothy R. Rice

*Judge's signature*City and state: Philadelphia, PA

TIMOTHY R. RICE, United States Magistrate Judge

*Printed name and title*

21-MJ-1252

**AFFIDAVIT IN SUPPORT OF COMPLAINT AND WARRANT**

I, E. Edward Conway, hereby state as follows:

**Background**

1. I am a Special Agent (SA) of the Federal Bureau of Investigation (FBI), U.S. Department of Justice, empowered by law to conduct investigations of, and to make arrests for, offenses enumerated in 18 U.S.C. § 2516. As such, I am an "investigative or law enforcement officer" within the meaning of 18 U.S.C. § 2510(7). I am assigned to the Philadelphia division and have been employed in this position since March 2004. I am currently assigned to the Newtown Square Resident Agency, where I investigate various financial crimes and public corruption.

2. I am currently assigned to an investigation involving an online romance fraud scheme involving HENRY KOJO GYAN and other unknown members of a criminal enterprise. I submit this affidavit in support of an application for a warrant to arrest HENRY KOJO GYAN for conspiracy to commit wire fraud, in violation of 18 U.S.C. § 1349. GYAN was born on July 27, 1986, and holds Ghana passport G3119630 with an expiration date in February 2031.<sup>1</sup>

3. I base this affidavit on my personal knowledge, training and experience, and information that I have received as a result of my own participation in this investigation, interviews of victims and witnesses, a review of documents and information furnished to me by other federal, state, and local law enforcement officers and an FBI forensic accountant during the course of this investigation. Because this affidavit is submitted for the limited purpose of establishing probable cause in support of a warrant to arrest GYAN, this affidavit does not contain all facts known to me regarding this investigation.

4. As set forth below, the investigation, which began in approximately August 2018, shows that between December 2017 and March 2021, approximately 20 apparent victims of an online romance fraud have transferred more than \$1.7 million to at least 11 bank accounts controlled by persons working with GYAN, and, most recently, to an account GYAN opened using a fraudulent social security number and a fraudulent New York State driver license bearing a false name and GYAN's photograph.

5. Based upon the information detailed below, there is probable cause to believe that GYAN conspired with others to commit wire fraud in violation of 18 U.S.C. § 1349.

**Initial Complaint**

6. In August 2018 and May 2020, I interviewed Victim MS, who resides in the

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<sup>1</sup> I have verified GYAN's biographical data based on the passport presented upon his most recent entry into the United States, on or about July 11, 2021.

Eastern District of Pennsylvania. MS told me that in approximately February 2018, she posted on Facebook about the death of her husband. Shortly thereafter, MS received an unsolicited message via Facebook Messenger from someone who identified himself as MICHAEL MORRISON. MS and MORRISON began an online romance, communicating via messaging applications. MORRISON claimed to MS that he was a widower, originally from Poland, who moved to the United States as a youth and was currently stationed with the United States military in Kabul, Afghanistan.

7. MORRISON quickly recommended to MS that they converse via Google Hangouts, a service that allows individuals to chat via messaging, voice calls and video chats. MS is deaf, so MS and MORRISON primarily chatted via messaging and not by voice or video chat. MS stated that she never saw MORRISON live on a video chat, as MORRISON claimed that security prevented him from using a web camera.

8. As the relationship progressed, MS began to have romantic feelings for MORRISON. In and around May 23, 2018, MORRISON sent MS a bouquet of artificial flowers via Amazon.com. I requested that Amazon provide the order details, and I determined, based on the IP address, that the online order originated in Nigeria.

9. MS stated that MORRISON claimed that he needed financial assistance, including airfare home to the United States. MORRISON also told MS that he had diamonds that he needed to ship home. MS agreed to provide assistance and, at MORRISON's direction, began to send or transfer funds in various forms to individuals she did not know, believing that they would help MORRISON ship the diamonds to the United States and assist MORRISON in returning to the United States so they could be together. MORRISON put MS in contact with other individuals that he claimed worked with him and could help him return to the United States and ship diamonds back to the United States. One of the individuals that MORRISON instructed MS to communicate with included a man she understood to be KEN MORGAN. According to MS, MORRISON told MS that MORGAN was a "diplomat" and provided MS with MORGAN's contact information.

10. With MS's permission, I reviewed and saved the Google Hangout Chats between MS and MORRISON.

11. On April 17, 2018, MORRISON chatted with MS via Google Hangouts. The conversation appears below<sup>2</sup>:

Michael Morrison - 1:28 PM

Okay love thanks please I will send the diplomat email so you can help me tell him. On email to come fast okay love

MS - 1:29 PM

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<sup>2</sup> The text of the chats contained in this affidavit is verbatim. The chats have not been edited for grammar, spelling or clarity.

Okay. U want my email?  
Michael Morrison - 1:31 PM  
Isaid Iwill send you the diplomat email

MS - 1:31 PM  
Okay

Michael Morrison - 1:39 PM  
Morgaken200@yahoo.com  
Are you there

MS - 1:40 PM  
Yes Iam writing it down  
Okay Iam done write it down. Then what?

Michael Morrison - 1:45 PM  
You should tell him you are writing to him on behalf of Michael monisson that he should go to Kabul to get all is documents down to your home address.

12. On April 19, 2018, MORRISON chatted with MS via Google Hangouts. Part of the conversation appears below:

Michael Morrison - 10:41 PM  
Please love talk to me Do not do these  
What are you doing honey  
The diplomat Imean is going to send you account and you will deposit the amount inside love understand Iknow is stressful but please just for me please love

MS - 10:44 PM  
Guess what? Ken just called me from New Orleans, La. he said for me to get the money back and he will email me to give me his account number to deposit there bank

13. The conversation continued later in the day as follows:

MS - 11:38 PM  
Ken send me:  
Beneficiary name Linda Antwi Account number 4353712362  
beneficiary address 16 Stonehenge Lane, Apr.288, Albany, N.Y.C, 12203  
Bank name TD  
Bank address 951 Stratford Ave. Stratford, Ct. 06615  
Routing #0311201360 Another from Ken

Michael Morrison - 11:43 PM  
Are you there love Speak to me first love Please love talk to me

MS - 11:44 PM  
Iam here relax  
Michael Morrison - 11:44 PM  
Okay my queen

MS - 11:45 PM  
Now Iam going to text uwhat Ken said

Michael Morrison - 11:45 PM  
What love tell me please Tell me love  
Talk to me what is wrong my love

MS - 11:52 PM  
Mrs. Michael  
With all due respect we are to work according to the rule and regulation of the diplomatic race please here is the instruction due to some information so that the package of your husband can get home self and sound without any problem you are to pay for the follow amount as request to,the bank account.  
Hotel reservation 242 usd Flight ticket 1210 usd  
Stamp and verification 400 usd  
Approving feel and range of the package 278 usd Total is 2130 usd  
Thank from Diplomat Ken U got it

Michael Morrison - 11:55 PM  
OMG  
My love  
What will Ido now my love  
Please my love Ipromise to give back to you just help me please love Do not be angry love

14. Per MORGAN's instructions, on April 20, 2018, MS deposited \$2,130 into LINDA ANTWI's TD BANK account ending in 2362.<sup>3</sup> MS did not know ANTWI, but understood that ANTWI worked for MORRISON and would arrange for him to return home. Per MORRISON's and MORGAN's directions, between April and May 2018, MS sent

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<sup>3</sup> Throughout this affidavit, unless stated otherwise, where I aver that a victim transferred funds to a particular bank account associated with GYAN or with persons working with him, I have in each instance at least obtained the bank records of the receiving account and verified the deposit.

The investigation shows that LINDA ANTWI is one person who has worked with GYAN. LINDA ANTWI is a United States citizen who married HENRY GYAN in July 2018. ANTWI lives in New York and has been interviewed by law enforcement during the investigation. See paragraphs 71-77, below.

approximately \$1,650 in money orders to JS, a woman in Florida whom MS did not know.<sup>4</sup> On May 2, 2018, MS sent \$5,000 cash via United States mail to an individual she did not know. Between May and June 2018, MS sent approximately \$2,237 via Western Union to a man in Ghana whom she did not know. MS also attempted to deposit \$5,875 and \$18,356 via two bank-purchased money orders dated April 23, 2018 into a TD Bank account ending in 2362, which I know to be LINDA ANTWI's account, but the transactions were cancelled. MS never received any diamonds, and MORRISON never came to see MS. After realizing she had been scammed, MS contacted the local police, who in turn contacted the FBI for assistance. Feeling ashamed and angry, MS deleted much of the email correspondence, but retained some receipts and handwritten notes. Based upon a review of the receipts provided, I estimate that MS transferred and sent at least \$35,248 to ANTWI and others.<sup>5</sup>

15. I requested that an FBI agent assigned to the Tampa Division interview JS. During the interview, JS admitted to receiving money orders via mail from MS, and depositing the money into her account. JS does not know MS, but stated in the interview that, per the instruction of a man named "Henry," JS withdrew the money in cash and sent the funds to another person in Maryland. JS stated that she communicated with Henry via telephone and text message and that Henry used telephone number (805) 517-8279. JS also stated that she opened additional bank accounts at Henry's direction. According to JS, Henry also requested that JS open a joint bank account with MS. I have found no indication that such a joint account was ever opened.

16. Although JS did not provide details as to how she met Henry, based upon my training and experience I believe that JS is also a victim of a romance scam. Moreover, I believe that "Henry" was using JS as a "money mule" to receive and transfer funds. Operators of romance scams commonly employ unwitting victims to move funds to multiple accounts in order to make it more difficult for law enforcement to connect them (the fraudsters) to the scheme and trace the funds.

### **Identification of Additional Victims**

17. I reviewed records from the TD Bank account ending in 2362, associated with LINDA ANTWI, identified above. Based upon the information contained in the bank records and other information available to me in FBI databases, I identified a total of approximately nine other bank accounts held in ANTWI's name at six unique financial institutions. In reviewing the accounts, I noticed suspicious deposits from various individuals throughout the United States and other countries. The deposits appeared suspicious based on the amounts, frequencies, their form and the varied locations of the deposits. Like the deposits MS made, many of the deposits came in the form of negotiable instruments purchased at a bank branch,

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<sup>4</sup> Based on the records MS provided, MS may well have sent additional funds to persons she did not know, at the direction of MORRISON and MORGAN, but the amounts associated with some of the mailings cannot be confirmed.

<sup>5</sup> As noted above, MS's bank was able to reverse \$24,231 in bank money orders made payable to ANTWI.

such as a money order or bank, or cashier checks made out to LINDA ANTWI. Individuals across the United States made the deposits directly at bank branches. In addition, I also identified numerous wire transactions and bank-to-bank transfers into ANTWI's accounts. Therefore, I personally contacted a representative sample of the US-based potential victims or requested that a Special Agent from the local FBI office contact the potential victims.

18. On May 1, 2020, I interviewed SM, who had previously been contacted by a Special Agent from another FBI field office at my request. SM had identified herself as a victim of an online romance scam and agreed to speak with me. Prior to the interview, SM sent me several receipts and handwritten notes for my review.

19. SM told me that some time during 2018, she met a man on an online dating website who told her that his name was MARK WETZSTEIN. WETZSTEIN claimed to be a United States Army Major stationed in Syria. WETZSTEIN even sent pictures of himself in military-issued clothing that included the last name WETZSTEIN.<sup>6</sup> SM believed that she and WETZSTEIN loved each other and would be together once he returned from deployment. As the relationship progressed, WETZSTEIN suggested that the two communicate via email and then eventually Google Hangouts.

20. WETZSTEIN told SM that during a raid, he and other soldiers recovered a load of gold and diamonds that the enemy forces left behind when they retreated. WETZSTEIN claimed that he and the other soldiers split the loot, and he would ship his share to SM. WETZSTEIN told SM that he needed financial assistance to ship the valuables from Syria to Cuba to Illinois to New York. WETZSTEIN requested that SM communicate with "John," a man she did not know. John used telephone number (201) 621-4608 and the email address johnmoove6546@gmail.com. John told SM that the shipment continued to encounter problems along the way and additional funds were needed to keep the shipment moving. John instructed SM where, and to whom, to send or deposit funds.

21. With SM's permission, I reviewed and saved the Google Hangout Chats between SM and WETZSTEIN. Part of a February 21, 2018 conversation follows:

Mark Wetzstein - 7:50 PM  
Hello babe  
OMG! I just read your email

SM - 7:51 PM  
Mark, I'm scared. What does this mean?

Mark Wetzstein - 7:52 PM

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<sup>6</sup> From my training and experience, I know that criminals often take images from public social media sites (sites that are open to the public and not made private), and appropriate the identities of those individuals when operating romance frauds. United States military personnel social media pages remain a favorite target.

Babe I'm so so sorry  
I didn't mean for you to find out this way. It was suppose to be a surprise my love  
Is the Gold safe ?  
How do I contact him ?

SM - 7:52 PM  
No, they confiscated it.

Mark Wetzstein - 7:52 PM  
OH MY!  
How?  
Babe I need to contact john right away

SM - 7:53 PM  
I only have a phone number - 201-621-4608

Mark Wetzstein - 7:53 PM  
How do I reach him ?  
Babe please talk to me

SM - 7:54 PM  
I got texts from him  
He so mad!

Mark Wetzstein - 7:54 PM  
OH NO!  
I don't have access to phone and you know that babe  
can you ask for his personal email right away  
I need to contact him  
babe please

Mark Wetzstein - 7:54 PM  
OH NO!  
I don't have access to phone and you know that babe  
can you ask for his personal email right away  
I need to contact him  
babe please

SM - 7:57 PM  
I just email him. But he's detained in Cuba.

Mark Wetzstein - 7:57 PM  
My love are you there ?

SM - 7:58 PM  
I meant text



Mark Wetzstein - 7:58 PM

Okay babe

Gosh!

WOW! I need to calm myself down

Calm down Mark !!

SM - 7:59 PM

Tell me the truth can you get in trouble for this?

I'm really s a red.

I meant scared.

Mark Wetzstein - 8:00 PM

No babe

It mine, just scared of losing it as you said

SM - 8:00 PM

Do you the documents they need? How will you get those to John?

Mark Wetzstein - 8:00 PM

I can't afford to lose gold worth over 6 million dollars

My head is about blowing right now

SM - 8:02 PM

WHAT!!!!??? OMG!!!! MARK!!!!

Mark Wetzstein - 8:02 PM

No babe, I never knew documents required for this. I don't have them

Babe I beg you in the Name of God never say a word about this to anyone alright?

As I said, I trust you with my life ]

SM - 8:03 PM

OMG!!!! What are you going to do?

I would never say a word about this to anyone.

I promise.

Mark Wetzstein - 8:04 PM

I wanted you to know I could trust you with my life

I'm so sorry you had to find out this way

I never knew this gonna happen

SM - 8:08 PM

I asked John to send me his personal email address, he just texted back okay. I'm waiting

Mark Wetzstein - 8:08 PM

I love you so much

OH great  
can i have it

SM - 8:08 PM  
He hasn't sent it yet.  
What can happen without the documents?

Mark Wetzstein - 8:11 PM  
Babe i really need to talk to him

SM - 8:11 PM  
Here it is. Johnmoore6546@gmail.com

22. WETZSTEIN told SM that he was going to contact John, and then returned to the chat with SM. The conversation continued:

Mark Wetzstein - 9:21 PM  
Everything is a bit calm. The gold is safe for now. I never knew documents would be require for this. And We've got limited time to provide certificate of Origin and Ownership.  
They said it gonna cost \$7850 to get this documents done as soon as possible or else the gold will be confiscated.  
Babe how snappy can you come up with \$7850 ?  
My head is about exploding right now  
OH MY!  
Are you there my love ?

SM - 9:27 PM  
Yes I'm here

Mark Wetzstein - 9:29 PM  
Don't worry my love you gonna get the money back if that's what you worried about but please don't make me lose this  
I beg you in the name of God  
please talk to me  
There's no way I can access any funds from where I am now, Not until am home

23. SM asked WETZSTEIN about the source of the gold and WETZSTEIN replied:

Mark Wetzstein - 9:40 PM  
OH NO NO NO  
Don't even think about that  
Please it never illegal  
Have you ever heard about military spoils ?

SM - 9:41 PM

No I haven't

I knew it wouldn't be illegal

Mark Wetzstein - 9:44 PM

Anyways, it's my share of a spoil from an intermission in Syria few weeks before I met you. I will explain better when I get home alright. I have never been involved in any criminal activities and will never ever do that. My love, this very little compare to what my superiors had,

It was shared according to Ranks

Babe I shouldn't be telling you but I trust you with my life. Promise me you'll NEVER open up to anyone about this ? My job can be at stake as well. I love you so much SM

24. Later in the conversation, SM asked if she could pay John via a credit card. Part of the conversation follows:

SM - 9:53 PM

Can John find out if they will take a credit card?

Mark Wetzstein - 9:54 PM

No babe this paper work and purchasing. He said it will go through several offices

I meant paper work and not purchases

He said bank deposit is the safest

Babe please talk to me

25. The conversation continued on February 22, 2018:

SM - 8:20 PM

He's asking about a bank which we don't have here.

Mark Wetzstein - 8:21 PM

And what Bank is that?

SM - 8:22 PM

First Arkansas bank & trust

Mark Wetzstein - 8:23 PM

I made him promise he's gonna help keep this on the low

Because people out there turn to get greedy when it comes to the matters of gold

SM - 8:25 PM

I know.

That's what I'm afraid of.

Mark Wetzstein - 8:26 PM

My love, everything is in control okay  
Can you tell me what your fears are?

SM - 8:28 PM

I just heard from John we will do a direct wire transfer.

Mark Wetzstein - 8:29 PM

Oh that sounds like a good step forward I guess  
The conversation continued later in the evening:

Mark Wetzstein - 9:59 PM

Wow! lovely said  
I love you so much  
Do you have all the info. intact from John ?

SM - 10:01 PM

Yes, I do. I will go to the bank in the morning. My floors are all done but they are coming to inspect the job in the morning.  
Now it's getting late and you need sleep.

Mark Wetzstein - 10:03 PM

Hope those tellers ain't gonna ask silly question because they're so inquisitive

SM - 10:03 PM

No they won't. I'll tell them it's none of their business.

Mark Wetzstein - 10:04 PM

Just tell them you know whom you sending money to when they ask that's all

SM - 10:04 PM

Yes Dear!

26. On February 23, 2018, SM wire transferred \$7,900 from BANK OF AMERICA account ending in 6135 to FIRST ARKANSAS BANK AND TRUST account ending in 0031, an account held in the name of a person with initials DS ("DS1"), Heber Springs AK 72543. WETZSTEIN provided an email address and telephone number for his associate, JOHN MOORE. WETZSTEIN told SM to contact MOORE. SM contacted MOORE who told SM that the money would be used to transport the valuables. After contacting MOORE, SM wired funds to DS1. Based on my training and experience, I believe that DS1 is a "money mule" used to receive and transfer funds, similar to JS, described above.

27. On March 9, 2019, SM and WETZSTEIN discussed another purported obstacle to delivering the gold:

SM - 7:43 PM

Hi Sweetheart

Did you get a hold of John?  
What is going on?  
And are you alright?

Mark Wetzstein - 7:48 PM  
Yes babe I was able to get hold of John and I've been crying inside ever since  
I'm not alright my love  
I'm really scared babe

SM - 7:48 PM  
What did John say?

Mark Wetzstein - 7:51 PM  
It about Trumps new diplomatic policies on gold  
This so crazy babe

SM - 7:51 PM  
I know, I am not really understanding  
Is it like a tax?

Mark Wetzstein - 7:53 PM  
Yes babe, Texas and clearance charges on gold.

SM - 7:54 PM  
How is the taxes figured?  
By what the gold is worth?

Mark Wetzstein - 7:56 PM  
It more or less part of the marketing policies raising enough revenue to the country.  
We were fortunate John got the early. It usually 1% of the total worth  
Babe I can't have Trump take over my gold

SM - 8:00 PM  
How much is given to reclaim your gold?  
Time

Mark Wetzstein - 8:00 PM  
I have been so devastated after hearing about this

28. On March 16, 2018, SM deposited \$42,070 in a Bank of America account ending in 7447. While SM could not remember to whose account she deposited the funds, I reviewed records from LINDA ANTWI's Bank of America account ending in 7447, and confirmed that the deposit corresponded with a cashier's check that SM had purchased. On May 1, 2018, SM purchased another cashier's check and deposited \$50,000 into ANTWI's Chase Bank account ending in 6933. On June 1, 2018, SM purchased another cashier's check and deposited \$40,000 into ANTWI's Chase account. On June 20, 2018, SM purchased a \$60,000 cashier's check and

attempted to deposit it into ANTWI's Chase account, but for some reason that SM cannot recall, she could not complete the transaction. SM told me that she does not know ANTWI.

29. On March 17, 2018, SM and WETZSTEIN communicated via Google Hangouts:

Mark Wetzstein - 4:47 PM  
Babe how is everything so far?  
With John I meant

SM - 4:48 PM  
I sent the money per John's instructions on Friday. Monday he should have everything in order and ready to go.

On April 2, 2018, SM and WETZSTEIN communicated via Google Hangouts:

Mark Wetzstein - 10:07 PM  
Not yet my love. Have you heard from him yet?

SM - 10:09 PM  
I texted him to wish him a Happy Easter which he responded back. I texted him this afternoon to tell him that I have the money for everything, but he hasn't responded back.

Mark Wetzstein - 10:10 PM  
Perhaps he's out of reach.

SM - 10:10 PM  
Maybe

Mark Wetzstein - 10:11 PM  
He's extremely busy person  
Please try to get hold of him in the morning and let's get this done once and for all. I've been worried sick and hardly concentrate

SM - 10:13 PM  
Me too. Cause he told me that we have 10 business days to pay everything.  
I'll text him in the morning.  
Babe why don't you just do you work.

30. On April 4, 2108, SM purchased a cashier's check in the amount of \$62,865 and deposited that check into a TD Bank account ending in 4413 in the name of SAMPSON BRUCE.

Mark Wetzstein - 10:39 PM  
How did it go with the transaction ?  
Any news from John ?

SM - 10:40 PM  
Everything is done and paid for. I'm waiting to hear from John on what comes next.  
There better not be anymore surprises.

Mark Wetzstein - 10:41 PM  
That sounds great my love  
and once again Thanks for standing by me

31. On April 12, 2018, WETZSTEIN sent to SM, via Google Hangouts, a picture of the gold in order to convince her that she would in fact be receiving gold. That picture appears below:



32. On conducting a reverse Google image search, I found various web and Facebook pages containing the image above, many tied to Ghana. I know from my experience investigating romance frauds that perpetrators of romance fraud often use images available on the Internet to convince their victims that valuables promised to them actually exist.

33. On April 30, 2018, WETZSTEIN and SM communicated via Google Hangouts. WETZSTEIN told SM about a tax on the gold that allegedly needed to be paid to the United States government:

Mark Wetzstein - 9:44 PM  
I know right  
Babe, they're done with the assessment of the gold

SM - 9:46 PM  
That was quick.

Mark Wetzstein - 9:48 PM

They wanted 5% to cover all legal bargains on it with the shortest possible  
American is my homeland, but am sorry to say.. it full of greedy leaders  
They alway wants all the good stuff to themselves  
It really spoilt my day

SM - 9:52 PM

Greedy bastards!!! Unbelievable!!! And what is 5% of the worth of the gold. I really  
don't want to know but I do want to  
know.

Mark Wetzstein - 9:54 PM

\$300K

I believe this the worse situation I've ever been dealing with American Government  
Could this be a sign of good future ahead or Bad one  
I don't know what to think anymore  
But I believe God has better reasons for everything

SM - 9:57 PM

\$300k? Like I said babe I have a \$150k that's it.

Mark Wetzstein - 9:58 PM

Yes I know babe

34. The conversation continued later that night:

Mark Wetzstein - 10:19 PM

haha

Smart girl

Anyways the Good news they said the can start with the process after have payment to  
avoid any demurrage charges on  
the Gold

How soon can you get funds sent?

SM - 10:21 PM

What?

I can send the \$150k tomorrow as long as I have the info.

Mark Wetzstein - 10:23 PM

You need to contact John on how to get funds to him

I told him to very careful cause I don't want to raise any suspicion about this Issues

35. On May 1, 2018, SM deposited \$50,000 into LINDA ANTWI's Chase Bank  
account ending in 6933, by way of a cashier's check. On the same day, SM communicated with  
WETZSTEIN:



SM - 8:36 PM

Hello my Love!

Did you finally get to rest?

I have to tell you, I think John is upset with me. I made the deposits as he requested. But the banks put a 7 days holding on the funds. That was bank procedures. Now he is upset because it holds up everything. I know I let you down.

John isn't upset per say, he's just concerned about you. As I am.

Mark Wetzstein - 9:00 PM

Hello my love

SM - 9:01 PM

Hi Babe.

Mark Wetzstein - 9:01 PM

Wow! really?

I guess am so stuck here

What happened my love?

Why will the Bank put a hold on the funds ?

OH NO! this doesn't sound good

SM - 9:04 PM

Please don't say that. Don't you think I feel bad enough? It was bank procedure, I gave them a bank check, they said it was the large amount money.

Mark Wetzstein - 9:06 PM

BOA?

SM - 9:08 PM

My bank is BOA, one check went to Wells Fargo and one went to Chase bank.

Mark Wetzstein - 9:09 PM

Is that what John ask you to do?

SM - 9:09 PM

Of course.

Mark Wetzstein - 9:09 PM

75k each ?

SM - 9:11 PM

No, he said to send \$60K and \$50K and the other \$40K he is waiting for info.<sup>7</sup>

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<sup>7</sup> I did not find a \$60,000 deposit made on or about May 1, 2018 by SM into any of ANTWI's known bank accounts. It is unclear whether, or where, the \$60,000 was deposited.

36. On May 2, 2018, SM communicated with WETZSTEIN:

SM - 8:49 PM

I heard from John with instructions. Went to the bank and had some problems. They would not let me send the \$40K today.

Mark Wetzstein - 8:49 PM

Problems ?

What happened babe?

SM - 8:51 PM

They were looking at my activity with taking large amount of money and the people and the banks location where the money is going doesn't add up. They think I'm being scammed.

Mark Wetzstein - 8:52 PM

OMG!

Being scammed ?

SM - 8:52 PM

Yep, that's what they said.

Mark Wetzstein - 8:53 PM

It good they didn't suspect anything about the gold.

SM - 8:54 PM

How would they know about the gold?

Well, anyway I reassured them that i wasn't being scammed. They will let me send the wire tomorrow. They alerted the fraud department.

37. The conversation continued:

Mark Wetzstein - 9:06 PM

Tell John, I asked you to hold onto the funds till next week to calm things down a little bit at the bank Since the other funds are not even cleared anyways

SM - 9:07 PM

I have an appointment with the bank tomorrow morning. They will let me send the wire.

Mark Wetzstein - 9:10 PM

Is it compulsory you go?

SM - 9:11 PM

Yes babe. I just want this to be over. It no problem. Okay.

Mark Wetzstein - 9:11 PM  
I hate it

SM - 9:11 PM  
Me too.

Mark Wetzstein - 9:12 PM  
people stressing you  
Just tell them you know exactly whom you sending funds to and you're NOT a kid, so they should stop treating you like a kid with no sense of direction on what to do

38. On May 14, 2018, SM sent the following message to WETZSTEIN:

SM - 1:38 PM  
Where are you Major?  
I talked to John and the last of the funds has to sent today.

39. On May 14, 2018, per John's instructions, SM purchased a cashier's check in the amount of \$40,000 and deposited into a Chase Bank account ending in 3230, in the name of CHARLES OWEN ACQUAYE. SM told me that SM does not know ACQUAYE.<sup>8</sup>

40. WETZSTEIN contacted MS on May 15, 2018 and claimed that he was under investigation, stating:

Mark Wetzstein - 10:34 AM  
I was transfer to New York yesterday for personal questioning that's why you didn't hear from me.

41. The conversation continued later:

Mark Wetzstein - 11:19 AM  
The questioning was particularly about the Cubans  
And I gave them the honest answers

SM - 11:21 AM  
You didn't know that your packages were going to Cuba.  
I remember when I told you that they were held there you asked me why they went there.

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<sup>8</sup> According to LINDA ANTWI's bank records, ACQUAYE transferred \$39,000 to ANTWI on May 17, 2018 and transferred \$52,800 to ANTWI on June 8, 2018. Of note, the \$39,000 transfer occurred three days after SM transferred \$40,000 to ACQUAYE. From my training and experience, I know that it is not uncommon for individuals involved in operating romance scams to use a network of witting and unwitting participants to move money. Participants often keep a small portion of the funds. I believe that ACQUAYE kept \$1,000 of the \$40,000 transferred to him and then transferred the remaining amount to ANTWI.

Mark Wetzstein - 11:23 AM

Yes babe, they will never believe my innocents until they're done with their so call investigation

I knew Cuba was trouble

But I never knew it could be this bad

42. WETZSTEIN explained to SM that he needed to raise funds to secure documents that would prove he was not involved in any illegal activity:

Mark Wetzstein - 10:03 PM

The only strength to back my freedom soonest is the documents

And I'm so worried a bit because John said his wife was only approved 50k loan

And we're also having hard time raising the other 50k

I'm really acting calmly because my legal documents to back my inncents aren't ready yet. As soon as I get the documents, I wouldn't tolerate any delayance from them or else I'm gonna involve the military board.

43. On May 31, 2018, WETZSTEIN communicated with SM via Google hangouts:

Mark Wetzstein - 12:18 AM

Have you been able to raise extra ?

I just want this done with

SM - 12:19 AM

No, I told you that I'm down to my last 40k, that's all I have to offer.

I want this done as well/

Babe, it's after midnight and I'm tired.

You need to rest too.

44. The conversation continued on June 1, 2018:

SM - 11:18 AM

Oh baby I love you more!

Have you talked to John at all?

Mark Wetzstein - 11:19 AM

Yes babe

He said he reapplied for loan and will be ready next week but we'll still be short of 10k 50k

SM - 11:23 AM

Well, like I said you can have my last 40k.

I know we will be short.

45. On June 1, 2018, SM purchased BOA official check 1531903417 made payable to LINDA ANTWI in the amount of \$40,000 using funds from BOA account ending in 6135.

46. On June 12, 2018, SM sent the following message to WETZSTEIN via Google Hangouts:

SM - 10:38 PM

Oh baby, we have a really big problem. John is frantic, he needs money badly. I guess his wife is giving him a hard time too. We need 60k not 50k.

Before we can get the gold.

I hate to lay this on you right now but this is serious. John asked me when you are coming back. I told him that you didn't know.

Sweetheart we have to do something. And fast.

I'm sorry babe.

I love you!

Stay safe!

XXXOOO

47. WETZSTEIN replied on June 14, 2018:

Mark Wetzstein - 9:13 PM

Is everything alright with John ?

SM - 9:15 PM

No baby, he is totally freaking out. He needs money badly. His wife is giving him a hard time too.

His loan was not approved. We need to get 60k.

I'm sorry to burden you with this. I'm trying to get ahold of my financial guy to see if I can get the 60k.

48. On June 19, 2018, WETZSTEIN and MS communicated via Google Hangouts:

Mark Wetzstein - 7:49 PM

How is everything so far my love?

Is John calm now?

SM - 7:53 PM

I went to my financial guy, he tried to talk me out of taking the money, but I was able to get it. I spoke to John to tell him

that I was getting the money. He was a bit better. John and I are in the same boat, we need that gold. And I hope to hell there are no more surprises.

Don't you worry about this, you need to concentrate on your work.

49. On June 20, 2018, SM communicated with WETZSTEIN:

SM - 9:22 PM

It was a good day. I went to the bank to transfer the money and they had a problem. It

will be all straightened out tomorrow morning  
No worries.

Mark Wetzstein - 9:22 PM  
Oh really?  
What was the problem?

SM - 9:25 PM  
My bank gave a cashiers bank check and when I got to Chase bank to deposit it, I signed the check and then they told me it had to be sign by the person John gave me. I'm going to wire the money in the morning. No big deal.

Mark Wetzstein - 9:26 PM  
Is this how all the transaction was done ? Or you changed things

SM - 9:28 PM  
I explained to the teller at Chase that I'm simply depositing the money, I never had a problem with Chase before, but she won't do it.

Mark Wetzstein - 9:29 PM  
And what was her reasons ?

SM - 9:31 PM  
The cashiers check was made out to the person that John gave me she told me to sign the back of the check she said that it to be in the account holders name.

Mark Wetzstein - 9:32 PM  
So how are you going to deal with this?

SM - 9:34 PM  
I have to bring back the check, my bank will void it and then my bank will sent a wire transfer to Chase bank.

50. On June 22, 2018, SM purchased a \$60,000 cashier's check and deposited that cashier's check into SAMPSON BRUCE's TD Bank account.<sup>9</sup> SM told me that she does not know SAMPSON BRUCE, and that she, SM, made the deposits per John's instructions.<sup>10</sup>

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<sup>9</sup> I believe that SM may not been able to deposit the \$60,000 into ANTWI's Chase Bank account, so John instructed SM to purchase a new check made payable to SAMPSON and deposit the new check into SAMPSON's TD account, as described above.

<sup>10</sup> According to LINDA ANTWI's bank records, ANTWI transferred approximately \$14,080 to SAMPSON between January 2018 and July 2018. In April 2018, SAMPSON transferred approximately \$290 to ANTWI.

51. On June 24, 2018, SM sent the following message to WETZSTEIN:

SM - 9:32 PM

I love you more

I paid the final 60k, I'm waiting to hear from John.

52. On July 1, 2018, SM and WETZSTEIN communicated via GOOGLE hangouts:

SM - 10:36 AM

All my bank account have been frozen and someone tried to take out almost 900k and they now have the fraud department investigating all the large withdrawals.

Mark Wetzstein - 10:37 AM

OMG!

What's in Gods name is that?

How did the person got your bank details ?

Are you involve in any kind of businesses ?

SM - 10:43 AM

No one knows about me bank accounts. And I'm not involved in any business. The bank is investigating the people that John asked me send the funds. The bank think this is all a scam because the amount that I have given to these people resulted in almost 400k.

Mark Wetzstein - 10:45 AM

OH MY!

And have you told John about this ?

SM - 10:48 AM

Yes, I did. He was very angry and assured me these people are not scammers.

Mark Wetzstein - 9:02 PM

Okay babe

So how is everything with you ?

And how did it go with your Bank appointment ?

SM - 9:07 PM

It is a total mess. I can't believe this is happening. The one person that John had me send money to (Linda Antwi) is on a national scammers list. They asked me how I know her, I told them that I met her through a mutual friend.

Mark Wetzstein - 9:08 PM

Like seriously ?

How is this possible?

SM - 9:09 PM

I have to see them tomorrow. I can't pay my mortgage, my car loan I have nothing. I have never in my life been late paying anything.  
Like seriously, I don't know how they know that but they do.

53. The conversation continued on July 5, 2018:

Mark Wetzstein - 11:21 PM  
How did it go with your bank ?

SM - 11:26 PM  
Not good at all. I had to talk to the investigator and she was saying that I'm being scammed and when I tried to defend myself she would listen to a word I was saying. She kept drilling me. In the end they closed out all of my accounts and told me to go to another bank. I was so humiliated. Then she said that if come to terms that I have been scammed to contact her and she will go to the FBI.

Mark Wetzstein - 11:34 PM  
This ridiculous, on what basis are the presuming you being scammed ? I want to understand they doing this on merit.

SM - 11:36 PM  
It all because of that Linda Antwi being on the national scammer list and the fact that I sent over 374k

54. On March 21, 2019, SM sent the following message to WETZSTEIN:

SM - 9:04 PM  
Mark, this is it. I lost my car! I don't have a dime to my name, I am bankrupt. I NEED YOU TO LEAVE THE ARMY. I need your help. If you can't then I can't do this anymore.  
I tried to contact John to ask for the documents and the precise location of the gold. And of course I haven't heard back from him.

55. SM never received the gold or diamonds as promised and has not heard from WETZSTEIN since March 22, 2019. Based upon records available to me, I calculate that SM sent over \$302,000 in total to LINDA ANTWI and others before realizing that she had been defrauded.

56. On April 30, 2020, I interviewed CC. Prior to my interview, CC had previously been contacted by a Special Agent from another FBI field office at my request. CC had identified herself as a victim of an online romance scam and agreed to speak with me. Prior to the interview, CC sent me several receipts and handwritten notes for my review. CC provided the following information.



- a. CC told me that around Thanksgiving in 2017, a man whom CC believed to be with the United States military and stationed in Afghanistan, contacted her via Facebook. Initially, CC understood the man to be TOBY MALCOLIN. MALCOLIN and CC began an online romance. MALCOLIN quickly requested that he and CC move their conversations from Facebook and email to Google Hangouts.
- b. MALCOLIN and another individual CC knew as FREEDMAN (phonetic) then asked CC to send money to various individuals including LINDA ANTWI and SAMPSON BRUCE, among others. MALCOLIN told CC that he needed money in order return home from Afghanistan. MALCOLIN told CC that ANTWI worked for a government agency that would help facilitate MALCOLIN's return to the United States. CC, as instructed, transferred money to ANTWI and SAMPSON. MALCOLIN always gave CC a new reason why the travel plans could not be completed without additional funding.
- c. MALCOLIN assured CC that he would repay her. MALCOLIN told CC that during a confrontation with Afghan rebels, the rebels left behind a large sum of cash, and he and his fellow soldiers split the money. MALCOLIN stated that he had sent his share, totaling \$2,000,000, to a secure storage location at LaGuardia Airport, and that he needed money to have it shipped, released and delivered to her. CC understood that she had to transfer money to various accounts in order to have the money released. CC never received the shipment.

57. CC made six transfers into LINDA ANTWI's Chase Bank account ending in 7447, between the end of February 2018 and mid-March, 2018, totaling \$26,300, as follows:

2/28/2018 \$5,700  
3/05/2018 \$4,000  
3/09/2018 \$4,000  
3/15/2018 \$8,700  
3/16/2018 \$2,500  
3/16/2018 \$1,400

58. Between January 2018 and April 2018, CC also wired or deposited an additional \$16,900 into other individuals' accounts as instructed, including an April 2, 2018 counter deposit in the amount of \$3,900 into TD BANK account ending in 4413, which CC understood to be held in the name of SAMPSON BRUCE. Before realizing that she had been defrauded, CC transferred over \$43,000 to LINDA ANTWI and others.

59. In communications with MALCOLIN since CC's realization, the individual posing as MALCOLIN told CC that he had deceived CC because he needed money to pay for a relative's medical care, and that he was actually located in Nigeria. MALCOLIN claimed to CC that his real name is "Kelvin" and that he had been working with a group of individuals he met online to commit the fraud.

60. In reviewing LINDA ANTWI's Chase Bank account ending in 7447, I identified seven wire transfers from a person with the initials DS.<sup>11</sup> The bank records show that DS2 wired \$114,000 to ANTWI between February 13, 2018 and March 2018. In January 2020, your affiant attempted to interview DS2 in person. DS2, a widow, admitted to falling victim to a romance scam, but citing a fear for her safety, she declined to cooperate further and declined to participate in a detailed interview. What DS2 did say was that she met a man on a dating website. DS2 wanted to help the man and sent him money. Shortly thereafter, individuals claiming to be FBI agents contacted DS2 and threatened her. DS2 feared for her own safety, and for her daughter's safety, and complied with the callers' demands to send additional funds.

61. In March 2018, DS2 reported the threats and fraud to her local police department. I reviewed the police report filed pursuant to DS2's complaint. The report corroborated the limited information DS2 provided to me. In particular, the amount of loss she reported is consistent with the bank records. Per the report, DS2 identified the following individuals claiming to be FBI agents and provided the phone numbers used: "Agent Anderson," (512) 643-0366, and "Agent Johnston," (678) 460-7937.

62. In reviewing LINDA ANTWI'S bank accounts, I identified several more potential victims across a total of 18 states and six other countries, including the United Kingdom, China, the Czech Republic, Germany, Russia and Spain. Between December 2017 and March 2019, ANTWI's accounts received over \$1.3 million in direct transfers from the potential victims identified.

63. A further review of ANTWI's bank accounts showed that between January 2018 and February 2019, LINDA ANTWI wired over \$1,095,000 to Ghanaian bank accounts. According to records for those accounts, the accounts were controlled separately or jointly by ANTWI and HENRY GYAN, including a business account held in the name of iGadget Ghana.

### **Investigation and Identification of Henry Gyan and Linda Antwi**

64. I located a LinkedIn profile page associated with HENRY GYAN, which identified GYAN as the Chief Executive Officer of iGADGET LTD and listed the email address for that business as igadgetsgh@gmail.com. In response to legal process, LinkedIn provided subscriber information for the profile that identified the subscriber as HENRY GYAN, located in Ghana. Moreover, the most recent login's IP addresses, dated May 19, 2019, resolved to Accra, Ghana.

65. Using publicly available information and FBI databases, I identified HENRY GYAN as a former entertainer and Ghanaian citizen who got married to LINDA ANTWI in approximately June 2018, in a highly publicized marriage ceremony in Ghana.

66. I confirmed from travel records available to me that on May 17, 2018, LINDA

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<sup>11</sup> This is a different person from DS1, referred to in connection with Victim SM, *see* paragraph 26, so I refer to this person as DS2.

ANTWI departed the United States for Accra, Ghana. Travel records confirmed that ANTWI and GYAN departed Accra and arrived New York on October 1, 2018, via the same flight. In other words, the flight records corroborate the local press coverage showing ANTWI and GYAN as being together in Ghana in July 2018. Based upon travel records available to me, I also determined that GYAN returned to the United States in February 2020, and then departed for Ghana once more in December 2020.

67. Travel records show further that on or about July 11, 2021, GYAN arrived in the United States again, with a stated departure date of August 24, 2021. Records available to me noted the following identifying information: HENRY KOJO GYAN, born on July 27, 1986, Ghana passport G3119630, with an expiration date in February 2031.

68. On October 26, 2020, I interviewed LINDA ANTWI. ANTWI is a naturalized United States citizen originally from Ghana. In the October 26, 2020 interview, ANTWI told your affiant that in 2017, she met GYAN on Instagram. She stated that after several months of communicating online, the two met in person in approximately November 2017. They married in Ghana on June 30, 2018.

69. According to ANTWI, HENRY GYAN told ANTWI that he needed help moving money to Ghana to renovate houses and purchase cars. ANTWI agreed to help. ANTWI stated that GYAN did not tell her the source of the funds, or that the funds came from online romance fraud.

70. ANTWI told your affiant that GYAN would tell her when she would be receiving funds into her bank account and instruct her on what to do with the money she received. According to ANTWI, GYAN always knew about upcoming money transfers before ANTWI did, and would either inform ANTWI via text or iMessage, WhatsApp or by telephone about incoming funds. ANTWI stated that GYAN sometimes provided the transfer details and the name of the individual sending money to ANTWI, or depositing money directly into her account. According to ANTWI, GYAN occasionally included a photograph of a deposit receipt. ANTWI stated that no one other than GYAN would tell ANTWI that funds would be deposited into her bank account, and no one other than GYAN gave ANTWI instructions on what to do with the funds once received. According to ANTWI, GYAN told her that she could use some of the funds for her expenses, which she did. ANTWI admitted that she did not declare the additional income on her tax returns.

71. ANTWI told me that she did not know any of the women who transferred or deposited money into her bank accounts or sent cash to her directly.

72. In this interview, ANTWI further stated that SAMPSON and ACQUAYE were GYAN's partners, and that each resided in the United States.

73. ANTWI told your affiant that she began to be concerned about the amount of money flowing into her accounts, and in 2019, she began to have a "gut feeling" that something did not add up and that she might be involved in something illegitimate. According to ANTWI,

she discussed her concerns with GYAN, who described the money as business, did not give her further details, and directed her to do what she was told. ANTWI said that she told GYAN that he and his partners needed to open their own bank accounts, and that she did not want this money flowing into her accounts. According to ANTWI, she told GYAN that she did not want to jeopardize her life in the United States.

74. ANTWI stated that in May 2019, a detective from the Quincy, Illinois Police Department travelled to New York to interview ANTWI. In the October 2020 interview with me, ANTWI stated that she told GYAN about the interview with the Quincy Illinois detective. According to ANTWI, GYAN became angry with her and accused her of “selling [him] out” and “not having [his] back.” According to ANTWI, after she was interviewed by the Quincy, Illinois detective, ANTWI no longer received any transfers into her bank accounts. My review of ANTWI’s bank accounts bears this out. ANTWI told your affiant that she and GYAN are in the process of divorcing.

### **Co-Conspirator SAMPSON BRUCE**

75. I reviewed TD Bank records associated with SAMPSON BRUCE, and TD Bank records associated with an entity called DELSAM, LLC. Both the personal account and the DELSAM LLC business account at TD Bank identified SAMPSON BRUCE as a signatory on the account. I noted that the transactions included several incoming wire transfers from various individuals, mostly females. Based on my training and experience, and the information set forth below, I believe the incoming transfers to have originated from romance fraud.

76. After a review of the records, I identified two individuals who had wired funds to BRUCE’s personal TD Bank account, who had also transferred funds to ANTWI’s bank accounts. As to these individuals, the records showed that:

- a. SP wired approximately \$28,709 and \$29,534.10 to BRUCE on April 2 and April 3, 2018, respectively. SP deposited approximately \$9,800 and \$1,024.50 to ANTWI’s accounts on February 8, 2018 and April 24, 2018, into two separate ANTWI accounts held at Bank of America and TD Bank.
- b. PW wired approximately \$37,000 to BRUCE on July 6, 2018. PW wired approximately \$45,000 and \$36,860 to ANTWI’s Chase Bank account ending in 6933 on June 27, 2018 and July 2, 2018, respectively.

77. Days after receiving funds from SP, BRUCE wired funds to accounts controlled by GYAN as follows:

- a. \$30,455 on April 6, 2018 to a Ghanaian account held in HENRY GYAN’s name
- b. \$30,445 on April 6, 2018 to GYAN’s Ghanaian iGadget account
- c. \$25,400 on April 11, 2018 to GYAN’s Ghanaian iGadget account

78. At my request, an FBI Special Agent from the Phoenix Division interviewed PW. PW told the interviewing agent that after her husband died, she met a man online named AARON PAUL KINGSLEY. KINGLSEY claimed to be a former military special operator who worked in Africa building wells. KINGLEY eventually requested financial assistance. PW sent money for a number of reasons, including the following:

- a. KINGSLEY said he had been shot and was trying to travel to the United States via Toronto, where he needed money to pay for surgery.
- b. Kingsley said he needed money to access his storage unit in Texas which contained gold and other valuables.
- c. Kingsley said he needed money put into his account so his friend from England could retrieve it and forward it to Kingsley, who needed the funds to pay a fine to be able to come home.

79. PW stated that she believes she gave KINGSLEY close to \$500,000, including the proceeds from the sale of her home and 57 acres of land (\$200,000) and the sale of silver (\$50,000). PW told the interviewing agent that she had to move into her son's home, and that PW had no money or assets left.

80. From the bank records, I had identified CL as wiring funds to BRUCE and also to his entity, DELSAM, LLC. On April 16, 2021, I interviewed CL. CL told me that in approximately November 2019, CL met a man named KEVIN SHIELDS on a dating website. SHIELDS asked CL to communicate via Google Hangouts.

81. CL told your affiant that SHIELDS claimed to be with the United States military, stationed in Syria. SHIELDS told CL that he had recovered gold and diamonds during an operation and would be sending them home. SHIELDS asked CL for money to return home and ship the valuables. SHIELDS then told CL that he had been detained in Germany and needed help paying for legal fees and to secure papers which would allow him to return home. SHIELDS had CL contact MANUEL NEUER at [rechtsanwaltneuermanuel@legislator.com](mailto:rechtsanwaltneuermanuel@legislator.com). NEUER, in turn, instructed CL to send money to a company named DELSAM, LLC. CL understood that DELSAM, LLC was affiliated with a law firm. CL told your affiant that she believes she sent over \$40,000 in an effort to help SHIELDS. CL sent \$25,000 for legal fees and several other smaller amounts. CL explained that she cannot recall the purpose of all the transactions as it all seems "blurry" to her now.

82. Upon review of the DELSAM LLC TD Bank account, I noted that between February 21, 2020 and June 1, 2020, CL wired over \$42,000 to the DELSAM, LLC account. I also noted identified several official checks purchased on the DELSAM LLC account made payable to COPART and IAA, two entities that I know to be involved in the automobile auction business. From my training and experience, I know that criminals seeking to launder funds often launder funds by purchasing cars from auto auctions.

83. I reviewed the Google Hangouts conversations between SHIELDS and CL. The conversations are similar to the Hangout conversations between "MICHAEL MORRISON" and Victim MS, and between "MARK WETZSTEIN" and SM, listed above.

84. CL stated that she attempted to speak to SHIELDS via video chat but the sound did not work. CL told me that she took a screenshot of SHIELDS during the attempted video chats. After reviewing the picture, by use of Google image search, I located an unrelated Facebook page of a wellness personality named JOE CROSS, a/k/a “Joe the Juicer,” from Australia. CROSS’s publicly available website describes CROSS as follows: *“As a celebrated health and wellness leader, Joe Cross inspires others to get healthy and lose weight through juicing and eating more plants and vegetables. Joe transformed from being obese and sick with a crippling autoimmune disease to losing weight and feeling his best during a 60-day juice fast, which he named a “Reboot.”* The Facebook page contained a short video clip of the same man that CL believed to be SHIELDS. I downloaded the video clip of “Joe the Juicer,” and showed CL the short video clip. CL recognized the video clip as the same video from one of the failed attempts to video chat with SHIELDS.<sup>12</sup> Essentially, the individual portraying SHIELDS used the video clip without audio, in order to trick CL into believing that he was attempting to make a video call to CL.

85. Based upon my training and experience, I believe the similarities in the Google Hangout Chats; the sending of money to both ANTWI and BRUCE by common victims; and the movement of money between ANTWI, GYAN and BRUCE show that GYAN conspired with BRUCE and ANTWI to defraud unsuspecting victims via romance fraud. The co-conspirators then transferred the proceeds to Ghanaian-based accounts controlled by GYAN. As noted above, I have traced approximately \$1,095,000 from ANTWI's bank accounts that was transferred to Ghanaian bank accounts controlled separately or jointly by ANTWI and HENRY GYAN, including a business account held in the name of iGadget Ghana, GYAN’s business. I also noted that ANTWI sent over \$14,000 to BRUCE and that BRUCE sent over \$86,000 to accounts controlled by GYAN, including an account held in the name of iGadget Ghana.

### **Ongoing Conspiracy**

86. On July 29, 2021, I conducted telephonic interviews of RK and PS. PS originally made a complaint to the FBI about HENRY KOJO GJAN, on or about July 21, 2021. In the initial complaint, PS, who originates from Ghana, explained that he had met GYAN through his friend, a woman with the initials RK. At the time, GYAN had been living in Utah with RK. PS alleged that GYAN was engaging in various frauds and laundering money for himself and others. PS further stated that GYAN set up companies using a false alias and then opened bank accounts under the company names along with the false alias.

87. Also on July 29, 2021, I contacted RK, who informed me that she had attended high school with GYAN in Ghana. RK stated that GYAN moved to Utah in approximately February 2020 after GYAN began to have trouble with his wife “Linda.” RK told me that

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<sup>12</sup> As stated above, I know from my experience investigating romance scams that criminals involved in romance fraud often appropriate the identities of other individuals from open social media sites to further their schemes.



GYAN moved in with RK and they began dating.

88. In separate interviews, RK and PS both informed me that GYAN uses a false New York driver license issued in the name of ALEX ANDERSON and a Social Security card issued to ALEX ANDERSON, in order to open bank accounts for the purpose of committing fraud and laundering money.

89. RK told your affiant that in 2020, RK lived with GYAN. GYAN sent a picture of the ALEX ANDERSON false driver license to RK. In addition, RK told me that RK received the false ALEX ANDERSON Social Security card at RK's residence in the mail. At GYAN's request, RK took a photograph of the false ALEX ANDERSON Social Security card and forwarded the photo and the physical card to GYAN, who was in Albany, New York at the time. According to RK, GYAN told her that he needed to return to Albany to divorce ANTWI.

90. PS told me that GYAN used the ALEX ANDERSON identity to create a business called HENTURNK SERVICES LLC (HENTURNK SERVICES), and then opened a bank account at Chase Bank in the name of HENTURNK SERVICES, in order to commit fraud. PS further told me that GYAN uses the accounts to launder money, specifically to purchase vehicles at COPART auto auctions, which GYAN then ships to Ghana for re-sale.

91. RK sent me photographs of the false driver's license and the Social Security card issued in the name of ALEX ANDERSON. I recognized the photograph on the ALEX ANDERSON driver's license to be a photograph of HENRY GYAN based on his Ghanaian passport, photographs of GYAN on his social media sites, and publicly-available wedding photographs taken at GYAN's wedding to ANTWI in June 2018. In addition, I noted the license number of the ALEX ANDERSON driver's license to be 136 765 975. I further noted the last four digits of ALEX ANDERSON's Social Security Number (SSN) to be 6286.

92. On July 29, 2021, through the FBI New York Field office, I verified with the New York State Department of Motor Vehicles that New York State has no record of the ALEX ANDERSON driver license bearing license number 136 765 975. On July 30, 2021, a Special Agent of the Social Security Administration, Office of Inspector General, examined SSA records and told your affiant that the SSN ending in 6186 is in fact a legitimate account number issued in 2015 to a minor from West Virginia.

93. I reviewed bank records available to me, discussed in further detail below, and I identified Chase Bank account 611691632 held in the name of HENTURNK SERVICES LLC and opened using the false ALEX ANDERSON driver license and misappropriated social security number. Based upon bank statements and wire transfer records associated with PD's bank accounts, available to me currently, I identified Chase Bank checking account ending in 20570, held in the name of a woman with the initials PD. Those records show that PD wired \$3,000 to HENTURK SERVICES LLC for "Mechanical parts" on January 21, 21 and \$3,500 to HS HENTURK SERVICES "Attention to Michael" on February 9, 2021. I also noted that PD wired \$20,000 on February 11, 2021 and March 2, 2021 to IAA Buyer account 451840, Additional suspicious wires out of the PD Chase Bank checking account ending in 20570 include a \$40,000 wire on January 19, 2021 to Central Aviation Services for "Spare Parts;" a

\$120,000 wire on March 10, 2021 to a bank in India for “Antibiotics;” and a \$20,000 wire to a person with the initials RT, on January 27, 2021 for “Aviation Parts.” I also noted four separate withdrawals totaling \$115,500, for which no other detail had been provided. Based upon my training and experience, I know victims of romance scams often purchase cashier’s checks or similar instruments as well as initiating intrabank online or counter transfers for the benefit of persons operating the schemes. I believe that PD withdrew the \$115,500 for in order to deposit the funds to various accounts for the benefit of the subjects.

94. On July 30, 2021, I interviewed PD, who informed me that she had met a man who called himself MICHAEL HOLTZMAN, on an online dating site. PD has never met HOLTZMAN in person, but understood him to originate from Miami, Florida. HOLTZMAN claimed to PD that he was an engineer working in Australia, and needed assistance in paying taxes. PD estimated that over the course of approximately two years, she sent approximately \$800,000 to various individuals and entities per HOLTZMAN’s direction, in an effort to assist HOLTZMAN. In fact, according to PD, HOLTZMAN recently asked PD to send him an additional \$100,000, after which he promised to pay back all of the money PD had previously sent on his behalf. PD has not been reimbursed.<sup>13</sup>

95. On July 29, 2021 I interviewed RT, to whom PD had sent the \$20,000 wire transfer on January 27, 2021, at the direction of “MICHAEL HOLTZMAN.” RT told me that he had met a woman on line named VANESSA REDGRAVE. RT believed REDGRAVE to be real, as REDGRAVE sent him a photo of her passport.<sup>14</sup> RT explained that he wanted to “find a wife,” and believed he was helping REDGRAVE, who told him that she lived in Georgia, but had been working in Ghana purchasing gold at below-market prices. REDGRAVE asked RT to receive money and then transfer the funds to other accounts at her direction, so that she could continue to buy gold and then return to the United States and sell the gold at a profit. RT believed that he and REDGRAVE would then be together. According to RT, REDGRAVE and RT chatted on Google Hangouts and WhatsApp. RT provided me with one of REDGRAVE’s phone numbers associated with a WhatsApp account that REDGRAVE had used to contact RT. The number includes country code 233, which I know to be assigned to Ghana. RT recalled receiving the \$20,000 from PD. RT also recalled depositing funds, per REDGRAVE’s direction, into COPART buyer accounts. RT sent me photos of two deposits he made. One of the accounts was noted as Member # 577928 associated with NITROBAY AUTOMOBILE LIMITED located in Accra, Ghana, and another was noted as Member # 357126 associated with AMON MURAD LOGISTICS located in Tema, Ghana. RT told me that he transferred approximately \$100,000 per REDGRAVE’s direction, of which approximately \$2,000 was RT’s personal funds. Based upon my training and experience, I believe RT to be a “money mule” similar to DS1 and JS described above.

96. Following the interview, I sent RT an email with my contact information and a

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<sup>13</sup> PD is currently in the hospital recovering from surgery. A more detailed interview will be conducted once PD recovers.

<sup>14</sup> I determined the passport and passport photograph to have been altered, and the number assigned to an individual other than REDGRAVE.



request that he send me a copy of REDGRAVE's passport, her telephone number and that he preserve documentation of money transfers and communications with REDGRAVE to include text messages and Google Hangout chats. Within ten minutes, I received a reply that stated:

*"Fuck you who is Vanessa I'm not saying she did anything bad why who reported her"*

97. I telephoned RT, who told me that he had not sent the email, but admitted that he had given his Google email password to REDGRAVE. I know from my training and experience that having access to a Google password provides access to an entire Google account, which would allow someone to access all of the associated Google services to include Gmail and Google Hangouts. I instructed RT to change his Google password and then preserve the Google Hangouts chat. RT informed me that when he went to access the Google Hangouts conversation with REDGRAVE, the entire conversation had been deleted. RT told me that after the interview, he blocked REDGRAVE on WhatsApp.

98. RT then sent me a screenshot of a series of WhatsApp messages from an account associated with a Ghanaian telephone number that read:

*Hello babe  
Can we talk for a while  
Please  
You blocked me on WhatsApp  
I was scared and deleted hangout  
Please honey*

*FBI wont do you anything  
Just reply me or you mean you are done with me*

99. RT had not communicated with this account previously, but understood the messages to be from REDGRAVE using a different account. RT did not reply and blocked the second account. I believe that the individual claiming to be REDGRAVE had been monitoring RT's email and deleted the Hangout conversation in order to destroy evidence and obstruct an FBI investigation.

100. I reviewed additional bank statements and wire transfer records associated with RF's bank account. I noted that RF sent HENTURK SERVICES \$2,000 on September 29, 2020 and September 30, 2020, and another \$1,800 on October 10, 2020. RF sent the funds via ZELLE, a peer-to-peer money transfer application used by various banks. I also identified two suspicious wires of \$5,000 each, to a Ghanaian national in Bronx, NY named FRANCO SANI. I also identified other suspicious transactions totaling \$146,000, consisting of \$60,000 in outgoing wires and \$86,000 in withdrawals. Based upon my training and experience, I know victims often purchase cashier's checks or similar instruments and wire funds to various entities for the benefit of the persons conducting romance frauds. I believe that RF withdrew the \$86,000 to purchase checks and then deposited the funds to various accounts for the benefit of the subjects and wired the \$60,000 to the entities for the benefit of the subjects. I have attempted to contact RF on several occasions since July 29, 2021, but my calls have gone

unreturned. FBI agents in RF's city of residence have been requested to locate and interview RF.

### **Investigation of Communication Accounts Used to Commit the Fraud**

101. During the course of the investigation and interviews of victims, I identified several email accounts, Google IDs and phone numbers that were used to communicate with victims, some of which has been noted above.

102. I determined that many of the phone numbers used to communicate with the victims are Voice Over Internet Protocol (VOIP) numbers. Through my training and experience, I know that companies like TextNow and Google Voice offer VOIP services, which allow one to make phone calls and send text messages via the TextNow or similar application over WIFI using a WIFI-compatible device. A user can choose a number with a United States area code number and call from anywhere in the world, thus making it appear that the user is calling from the United States. I also know that when creating a such an account, users must provide biographical information, including name and contact information. I also know that when requiring users to provide biographical information, these companies do not require subscribers to use their real names and contact information, and the companies do not verify the information that the would-be user provides. I also know that criminals often use such services in furtherance of crimes and often use multiple accounts and email addresses, and provide aliases, sometimes containing a mixture of real, alternative and false information, in order to hide their true identities.

103. Through my training and experience, I know that companies such as Google, Inc (Google) and Oath Holdings, Inc (Yahoo!) offer email and messenger services to the public. In particular, Google and Yahoo! allow subscribers to maintain email accounts under a variety of domain names, such as gmail.com. In addition, Google offers the messaging service Google Hangouts, noted above. A subscriber using Google's and Yahoo!'s services can access his or her email account from any computer connected to the Internet. I also know that when creating a such an account, users must provide biographical information, including name and contact information. I also know that when requiring users to provide biographical information, these companies do not require subscribers to use their real names and contact information, and the companies do not verify the provided information. I also know that criminals often use such services in furtherance of crimes and often use multiple accounts and email addresses, and provide aliases, sometimes containing a mixture of real, alternative and false information, in order to hide their true identities.

104. In response to legal process, the entities associated with the identified communication accounts provided basic subscriber information and IP history when available. As noted above, since the providers do not verify the information provided, the subscriber information did not identify the true users of the accounts. However, on occasion, the available IP history and associated and recovery phone numbers did indicate that the account users were located in Ghana and Nigeria.

### **Conclusion**

105. Based on the information above, there is probable cause that GYAN has conspired with others, including SAMPSON BRUCE, LINDA ANTWI, FRANCO SANI, CHARLES OWEN ACQUAYE, the unidentified individuals controlling IAA Buyer account 451840 and unidentified Copart Members 577928 and 357126, and the unknown individual or individuals claiming to be “VANESSA REDGRAVE,” “MICHAEL HOLTZMAN,” “TOBY MALCOLIN,” “MICHAEL MORRISON,” “KEN MORGAN,” “MARK WETZSTEIN,” “JOHN MOORE,” “HENRY” Last Name Unknown, “KEVIN SHIELDS,” “MANUEL NEUER,” FBI Agents ANDERSON and JOHNSTON, “AARON PAUL KINGSLEY” and other unknown to me to commit wire fraud, in violation of 18 U.S.C. § 1349.

106. I request that the Court issue an arrest warrant authorizing the Federal Bureau of Investigation or any authorized law enforcement officer to arrest GYAN.

107. I believe that GYAN and his co-conspirators are not aware of the FBI’s investigation, thus, if they learn of the investigation, they are likely to destroy evidence and may flee. I therefore request that all papers associated with this application and arrest warrant be sealed. For the same reason, I request that the papers associated with this arrest warrant application be filed under seal.

/s/ E. Edward Conway

E. Edward Conway  
Special Agent  
Federal Bureau of Investigation

Subscribed and sworn to before me

this 6th day of August, 2021

/s/ Timothy R. Rice

TIMOTHY R. RICE  
United States Magistrate Judge